

Fig. 1

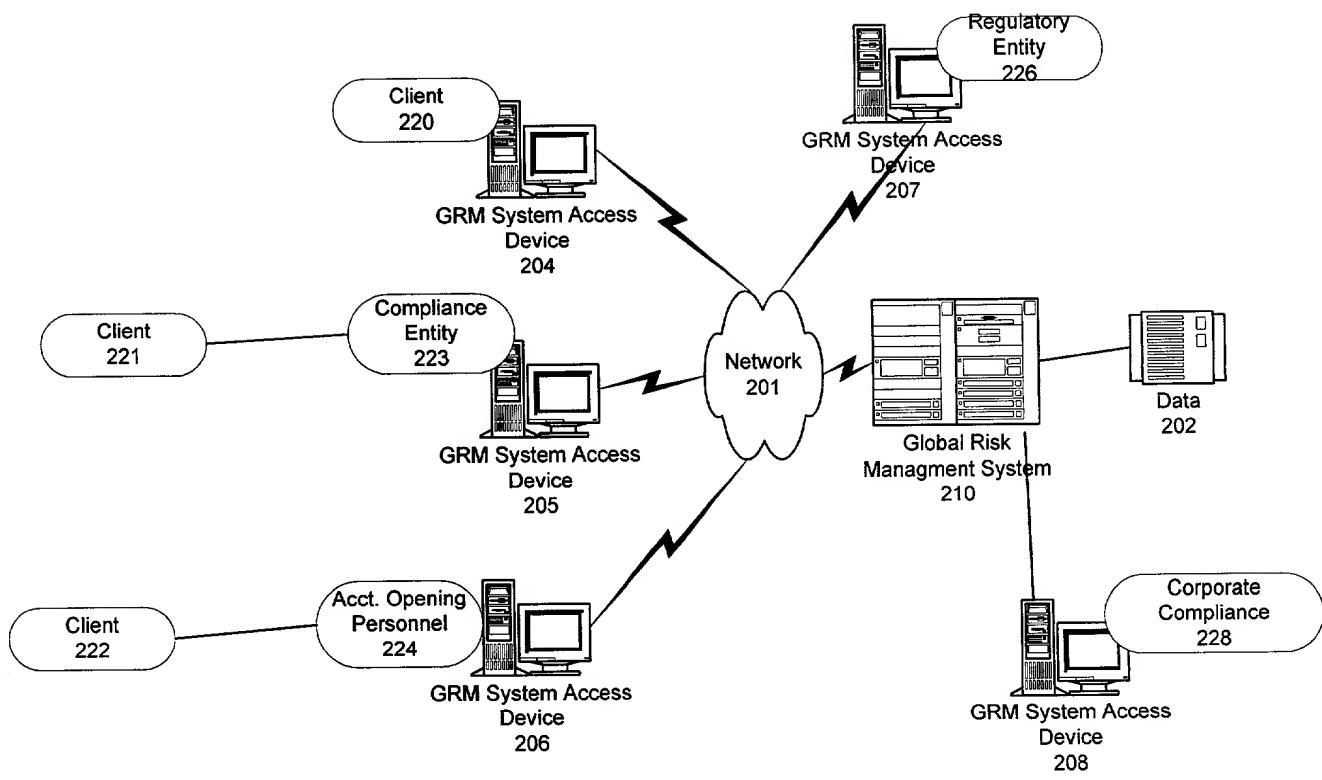


Fig. 2

310

Gather Information Relating to Risk Variables

311

Receive Information Relating to an Account Holder or Other Associated Party

312

Structure the Information according to GRM Risk Quotient Criteria

313

Calculate a GRM Risk Quotient

314

Generate a Suggested Action Responsive to the Risk Quotient

315

Archive the Information Received, the Risk Quotient and the Suggested Action

316

Generate Reports

Fig. 3

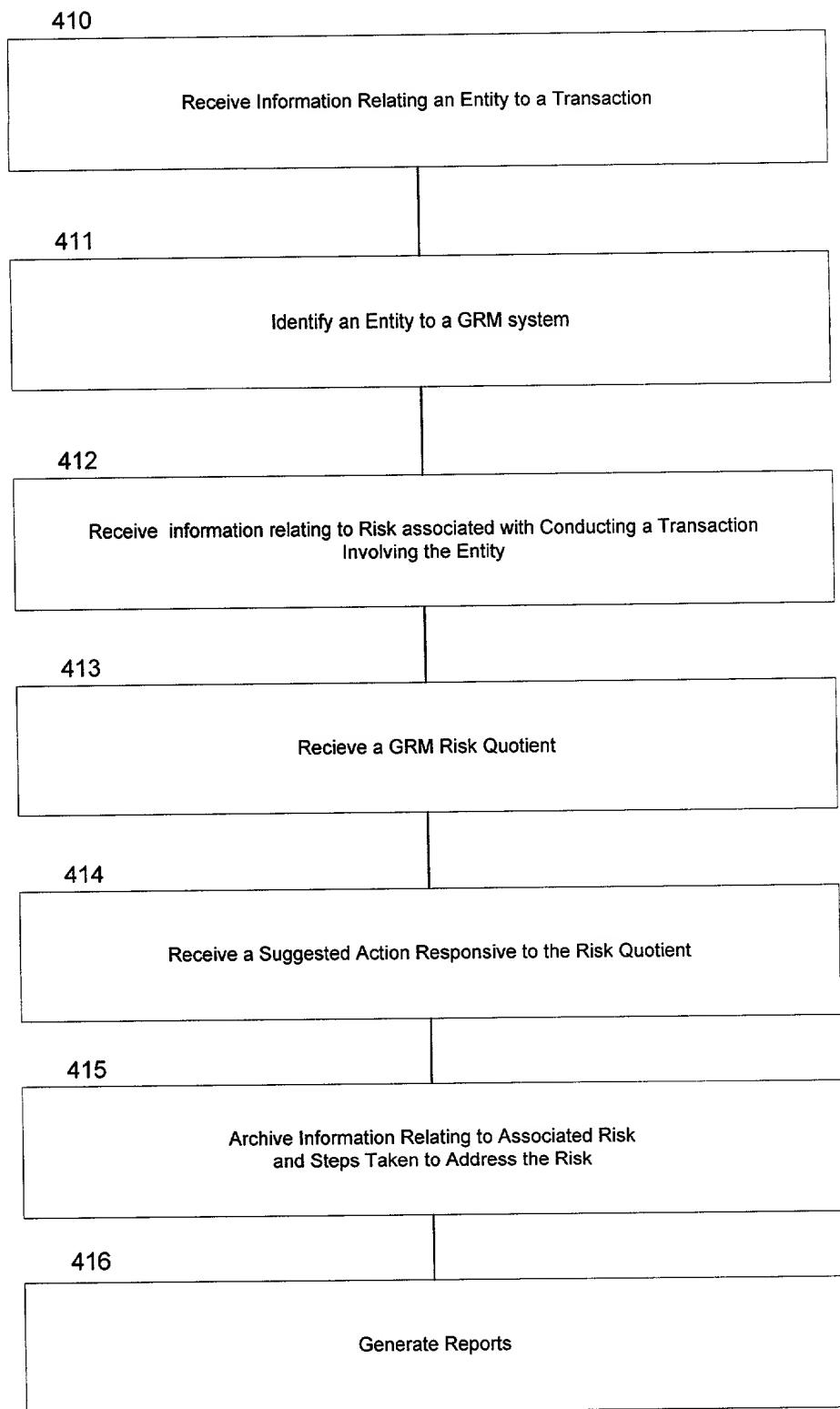


Fig. 4

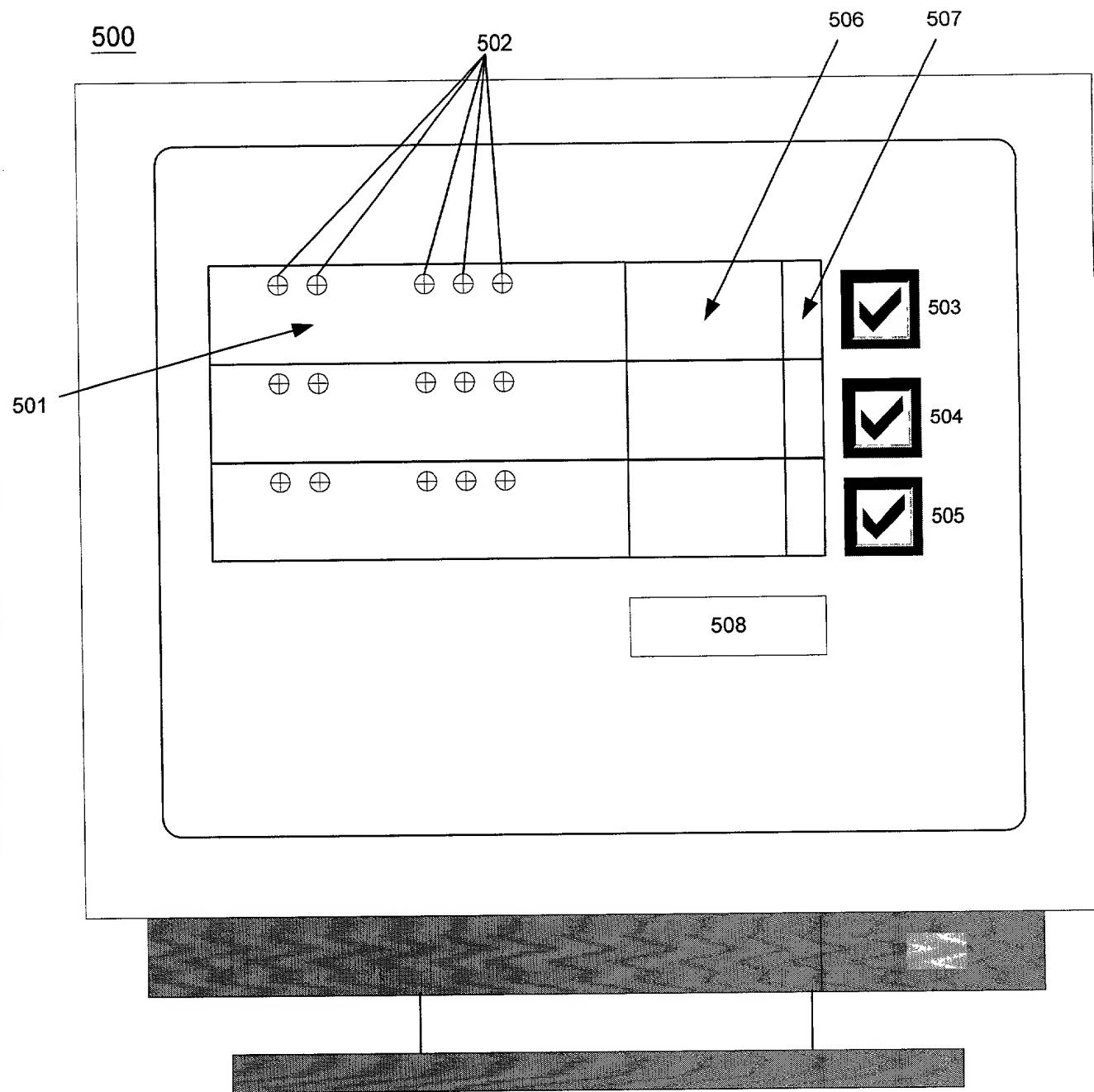


Fig. 5

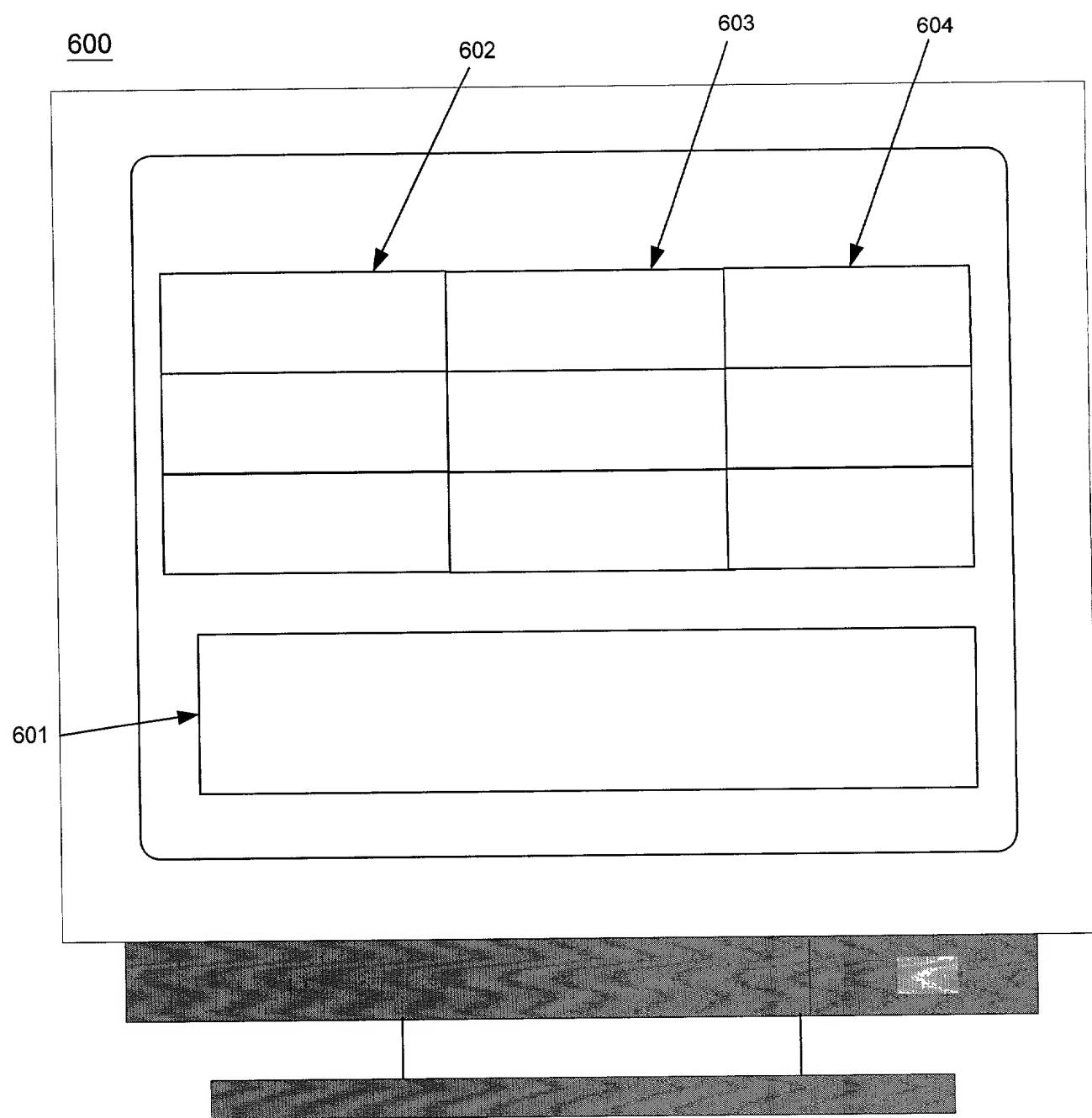


Fig. 6